

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Amye L. Burton
Douglas R. Burton
Debtors

Case No. 14-03548-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 3180W

Page 1 of 2
Total Noticed: 39

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db +Amye L. Burton, 122 Woods Drive, Mechanicsburg, PA 17050-2749
jdb +Douglas R. Burton, 32 Seiders Road, New Bloomfield, PA 17068-8238
cr +Ocwen Loan Servicing, LLC, Stern and Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
4525496 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
4525497 +Associated Bank, Card Member Services, P.O. Box 790408, Saint Louis, MO 63179-0408
4525498 +Associated Bank, P.O. Box 3143, Milwaukee, WI 53201-3143
4525499 +Beaver Plumbing and Heating, W8677 Cty Hwy B, Beaver Dam, WI 53916-8914
4543535 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4576013 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4525508 +Jonestown Bank & Trust, P.O. Box 717, Jonestown, PA 17038-0717
4530329 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278
4532630 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4525515 Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17108-0946
4525517 +RBS Citizens, P.O. Box 7000, Providence, RI 02940-7000
4535416 +RBS Citizens NA, 443 Jefferson Blvd, RJB 135, Warwick RI 02886-1321
4525519 +View Mountain Park, P.O. Box 510, Dillsburg, PA 17019-0510
4525520 +Wells Fargo, P.O. Box 11758, Newark, NJ 07101-4758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +Fax: 717-279-8012 Nov 14 2018 19:36:29 Jonestown Bank and Trust Company, 421 East Penn Avenue, Cleona, PA 17042-2400
4538916 +E-mail/Text: jerry.ferkey@associatedbank.com Nov 14 2018 19:23:41 Associated Bank, N.A., 1305 Main Street, Stevens Point, WI 54481-2898
4525504 EDI: CITICORP.COM Nov 15 2018 00:23:00 Citi Bank, P.O. Box 183113, Columbus, OH 43218
4525500 +EDI: CAPITALONE.COM Nov 15 2018 00:23:00 Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
4559041 EDI: BL-BECKET.COM Nov 15 2018 00:23:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4525501 +EDI: CAPITALONE.COM Nov 15 2018 00:23:00 Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106
4525502 +EDI: CHASE.COM Nov 15 2018 00:23:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
4525503 +EDI: CHASE.COM Nov 15 2018 00:23:00 Chase/Amazon, PO Box 15123, Wilmington, DE 19850-5123
4698302 EDI: ECMC.COM Nov 15 2018 00:23:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4698303 EDI: ECMC.COM Nov 15 2018 00:23:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4525505 +EDI: RMSC.COM Nov 15 2018 00:23:00 GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
4525507 EDI: IRS.COM Nov 15 2018 00:23:00 Internal Revenue Service, Bankruptcy Section, P.O. Box 628, Pittsburgh, PA 15230
4525509 +EDI: TSYS2.COM Nov 15 2018 00:23:00 Juniper, P.O. Box 13337, Philadelphia, PA 19101-3337
4525510 +EDI: CBSKOHLS.COM Nov 15 2018 00:23:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
4525511 +EDI: RMSC.COM Nov 15 2018 00:23:00 Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
4525512 +E-mail/Text: unger@members1st.org Nov 14 2018 19:24:15 Members 1st Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4525514 +EDI: RMSC.COM Nov 15 2018 00:23:00 Old Navy/GECRB, P.O. Box 530942, Atlanta, GA 30353-0942
4567143 EDI: PRA.COM Nov 15 2018 00:23:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4525516 E-mail/Text: bankruptcynotices@psecu.com Nov 14 2018 19:24:10 PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
4525518 +EDI: SEARS.COM Nov 15 2018 00:23:00 Sears Credit Card, PO Box 183082, Columbus, OH 43218-3082
4580112 +EDI: WFFC.COM Nov 15 2018 00:23:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
4576175 EDI: ECAST.COM Nov 15 2018 00:23:00 eCAST Settlement Corporation assignee of Citibank, (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4530777 Jonestown Bank and Trust Company

District/off: 0314-1

User: CKovach
Form ID: 3180W

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Total Noticed: 39

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cr* ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
4525506* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot, P.O. Box 182676, Columbus, OH 43218)
4525513 ##+Ocwen Loan Servicing, LLC, P.O. Box 9001719, Louisville, KY 40290-1719
TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Craig A. Diehl on behalf of Debtor 2 Douglas R. Burton cdiehl@cadiehllaw.com,
jhanawalt@cadiehllaw.com;r51336@notify.bestcase.com
Craig A. Diehl on behalf of Debtor 1 Amye L. Burton cdiehl@cadiehllaw.com,
jhanawalt@cadiehllaw.com;r51336@notify.bestcase.com
Joseph Angelo Dessoye on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Wells Fargo Bank, N.A. jschalk@barley.com,
sromig@barley.com
Joshua I Goldman on behalf of Creditor Associated Bank, N.A. bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Leslie J Rase on behalf of Creditor Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com
Paul C Bametzreider on behalf of Creditor Jonestown Bank and Trust Company
paulb@reillywolfson.com, edonohue@reillywolfson.com
Thomas I Puleo on behalf of Creditor Associated Bank, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Amye L. Burton**
First Name Middle Name Last Name
Debtor 2 **Douglas R. Burton**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:14-bk-03548-HWV**

Social Security number or ITIN **xxx-xx-2127**

EIN **-----**

Social Security number or ITIN **xxx-xx-4111**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amye L. Burton

Douglas R. Burton

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

November 14, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.